



Washington, D.C. 20505

7 October 1985

Ms. Deborah A. Bisciegli  
Legislative Assistant  
Subcommittee on Governmental Efficiency  
& the District of Columbia  
Committee on Governmental Affairs  
United States Senate  
Washington, D.C. 20510

Dear Ms. Bisciegli:

This is in response to your request for information comparing spousal benefits under the Central Intelligence Agency Retirement and Disability System (CIARDS) and the Civil Service Retirement System. We have prepared the enclosed chart which details the major differences in spousal benefits between the two systems.

I believe that this chart should satisfy your request for a document that summarizes the different spousal benefits available under CIARDS and the Civil Service Retirement System.

Sincerely,

(b)(3)

Legislative Liaison

(b)(3)

STAT

STAT

## **SPOUSE EQUITY**

### CIVIL SERVICE RETIREMENT SYSTEM (CSRS)

#### Eligibility Requirements: Survivor Annuities

- Nine (9) months marriage.
- 18 months federal civilian service.
- Divorced after 7 May 1985.
- Entitlement not automatic. Must be provided either through voluntary election of participant or by court order.

#### Survivor Benefits:

Maximum 55% of basic annuity to the extent so required by court order.

#### Lifetime Retirement Benefit:

Apportionment of retirement annuity to extent specified in divorce decree.

#### Spousal Consent Requirement:

Married employee must have spousal consent in order to elect self-only or partially reduced annuity.

### CIA RETIREMENT AND DISABILITY SYSTEM (CIARDS)

#### Eligibility Requirement: Survivor Annuities

- Ten (10) years marriage during creditable service.
- Five (5) years overseas during Agency services by both husband and wife.
- Divorced after 15 November 1982.
- Automatic entitlement unless waived by spouse/former spouse.

#### Survivor Benefits:

Prorated. Maximum 55% of basic annuity dependent upon length of marriage compared to entire period of federal creditable service.

#### Lifetime Retirement Benefit:

Automatic entitlement for qualified former spouse to maximum 50% of basic annuity. Amount dependent upon length of marriage compared to entire period of federal creditable service.

#### Spousal Consent Requirement:

Married employee must have spousal consent in order to elect self-only or partially reduced annuity.

CSRS

Post-Retirement Election of Survivor Benefits:

- a. Allows remarried annuitant who elected self-only annuity at retirement to elect survivor benefits for new spouse.
- b. Eligible participant must elect to provide survivor benefits within two (2) years after marriage/remarriage.

Termination of Survivor Benefits:

Benefits terminate if former spouse remarries before age 55.

Death-in-Service Benefit - Spouse

Married for at least nine (9) months or parent of child resulting from marriage.

Death-in-Service Benefit - Former Spouse

Former spouse eligible to extent specified in court order.

Restoration of Former Spouse Survivor Benefit

If former spouse remarries before age 55, survivor benefit is lost forever.

CIARDS

Post-Retirement Election of Survivor Benefits:

- a. Election of married annuitant at time of retirement is irrevocable.
- b. Eligible participant must elect to provide survivor benefits within one (1) year after marriage/remarriage.

Termination of Survivor Benefits:

Benefits terminate if former spouse remarries before age 60.

Death-in-Service Benefit - Spouse

Married for at least one (1) year or parent of child resulting from marriage.

Death-in-Service Benefit - Former Spouse

No provision for death-in-service benefit.

Restoration of Former Spouse Survivor Benefit

If former spouse remarries before age 60, survivor benefit is lost. However, if re-marriage ends through death or divorce, survivor annuity can be restored.

CSRS

Health Benefits Coverage: Prospective

Allows eligible former spouses to continue coverage under Federal Employees Health Benefits Program (FEHB) after divorce by paying government and employee portion.

Health Benefits Coverage: Retroactive

Former spouse married to employee who retired before 7 May may be entitled to health coverage if:

- a. not remarried before age 55
- b. enrolled as family member in FEHB plan 18 months preceding divorce; and,
- c. receiving or entitled to annuity as a former spouse under federal retirement system

CIARDS

Health Benefits Coverage: Prospective

Allows eligible former spouses to continue coverage under Federal Employees Health Benefits Program (FEHB) after divorce by paying government and employee portion. (Per provisions of P.L. 98-615)

Health Benefits Coverage: Retroactive

Allows coverage only to qualified former spouses divorced after 7 May 1985.